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~~ Patent Literature: Inventor search

File 347: JAPI O Dec 1976-2007/Dec(Updated 080328)  
(c) 2008 JPO & JAPI O  
File 348: EUROPEAN PATENTS 1978-200841  
(c) 2008 European Patent Office  
File 349: PCT FULLTEXT 1979-2008/UB=20081016|UT=20081009  
(c) 2008 WPO/Thomson  
File 350: Derwent WPI X 1963-2008/UD=200865  
(c) 2008 Thomson Reuters

Set	Items	Description
S1	0	AU=BRI CKMAN D?
S2	0	AU=BORSOS D?

~~ Non-Patent Literature: Inventor search

File 2: INSPEC 1898-2008/Sep W8  
(c) 2008 Institution of Electrical Engineers  
File 9: Business & Industry(R) Jul/1994-2008/Oct 13  
(c) 2008 Gale/Cengage  
File 15: ABI/Inform(R) 1971-2008/Oct 20  
(c) 2008 ProQuest Info&Learning  
File 610: Business Wire 1999-2008/Oct 20  
(c) 2008 Business Wire  
File 613: PR Newswire 1999-2008/Oct 20  
(c) 2008 PR Newswire Association Inc  
File 624: McGraw-Hill Publications 1985-2008/Oct 18  
(c) 2008 McGraw-Hill Co. Inc  
File 634: San Jose Mercury Jun 1985-2008/Oct 17  
(c) 2008 San Jose Mercury News  
File 810: Business Wire 1986-1999/Feb 28  
(c) 1999 Business Wire  
File 813: PR Newswire 1987-1999/Apr 30  
(c) 1999 PR Newswire Association Inc  
File 625: American Banker Publications 1981-2008/Jun 26  
(c) 2008 American Banker  
File 268: Banking Info Source 1981-2008/Oct W2  
(c) 2008 ProQuest Info&Learning  
File 626: Bond Buyer Full Text 1981-2008/Jul 07  
(c) 2008 Bond Buyer  
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File 16: Gale Group PROMT(R) 1990-2008/Oct 10  
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File 148: Gale Group Trade & Industry DB 1976-2008/Oct 15  
(c) 2008 Gale/Cengage  
File 160: Gale Group PROMT(R) 1972-1989  
(c) 1999 The Gale Group  
File 275: Gale Group Computer DB(TM) 1983-2008/Oct 08  
(c) 2008 Gale/Cengage  
File 621: Gale Group New Prod. Annou. (R) 1985-2008/Sep 25  
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File 636: Gale Group Newsletter DB(TM) 1987-2008/Oct 10  
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File 20: Dialog Global Reporter 1997-2008/Oct 19  
(c) 2008 Dialog

File 35: Dissertation Abs Online 1861-2008/ Sep  
(c) 2008 ProQuest Info&Learning  
File 65: Inside Conferences 1993-2008/ Oct 17  
(c) 2008 BLDSC all rts. reserv.  
File 99: Wilson Appl. Sci & Tech Abs 1983-2008/ Aug  
(c) 2008 The HW Wilson Co.  
File 474: New York Times Abs 1969-2008/ Oct 20  
(c) 2008 The New York Times  
File 475: Wall Street Journal Abs 1973-2008/ Oct 19  
(c) 2008 The New York Times  
File 583: Gale Group Global base(TM) 1986-2002/ Dec 13  
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File 139: EconLit 1969-2008/ Sep  
(c) 2008 American Economic Association  
File 256: TechInfoSource 82-2008/ Dec  
(c) 2008 Info. Sources Inc  
File 996: NewsRoom 2000-2003  
(c) 2008 Dialog

Set	Items	Description
S1	52	AU=(BRI CKMAN, D? OR BRI CKMAN D? OR BRI CKMAN(2N) D?) OR BY=B- RI CKMAN(2N) D?
S2	3	AU=(BORSOS, D? OR BORSOS D? OR BORSOS(2N) D?) OR BY=BORSOS(- 2N) D?
S3	55	S1 OR S2
S4	3	S3 AND (( GUARANTEE??? OR UNDERWRI T??? OR COVER??? OR COLLA- TERALI ?ED OR INSURE? OR INDEMNIT Y OR SECUR? OR BACKED OR BACK- ING) (4N) (FEE OR FEES OR COST OR COSTS OR CHARGE? ? OR SURCHAR- GE? ? OR PAYMENT? ? OR PRI CE? ? OR INVOI CE? ? OR RATE OR RATE- S))
S5	3	S4 NOT PY>2003
S6	3	RD (unique items)

# ~~ Non-Patent Literature: Full Text

## Dialog files:

9, 15, 16, 20, 148, 160, 267, 268, 275, 610, 613, 621, 624, 625, 626, 634, 636, 810, 813, 996

File 9: Business & Industry(R) Jul /1994-2008/ Oct 13  
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File 625: American Banker Publications 1981-2008/ Jun 26  
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File 626: Bond Buyer Full Text 1981-2008/ Jul 07  
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File 634: San Jose Mercury Jun 1985-2008/ Oct 17  
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(c) 2008 Gale/Cengage  
File 810: Business Wire 1986-1999/ Feb 28  
(c) 1999 Business Wire  
File 813: PR Newswire 1987-1999/ Apr 30  
(c) 1999 PR Newswire Association Inc  
File 996: NewsRoom 2000-2003  
(c) 2008 Dialog

Set	Items	Description
S1	23325168	GUARANTEE??? OR UNDERWRITE??? OR (ASSURE OR ASSUME) (3W) (LIABILITY OR RESPONSIBILITY) OR COVER??? OR COLLATERALIZED OR INSURED OR INDEMNITY OR SECURED OR SECURING OR BACKED OR BACKING
S2	1629497	S1(4N) (FEE OR FEES OR COST OR COSTS OR CHARGE? ? OR SURCHARGE? ? OR PAYMENT? ? OR PRICE? ? OR INVOICE? ? OR RATE OR RATES OR ROYALT??? OR COMMISSION? ?)
S3	1194058	ASSET OR ASSETS OR RESOURCES OR CAPITAL OR MONEY OR MONEYS OR MONIES OR PROPERTY OR PROPERTIES OR COMMODITY OR COMMODITIES OR FUNDS OR EQUITY OR EQUITIES OR SECURITY OR SECURITIES
S4	923413	POOL??? OR GROUP??? OR CLUSTER??? OR BUNDLE??? OR COMPILE??? OR AGGREGATE??? OR GATHER??? OR COLLECT??? OR COMBINE??? OR AMASSES??? OR ASSEMBLE??? OR COOP OR COOPERATIVE? OR BATCH?? OR BLOCK OR BLOC
S5	1163129	PERFORMANCE??? OR REVENUE OR CASHFLOW OR CASH() FLOW OR PROFIT? ? OR PROFITABLE OR PROFITABILITY OR LOSS?? OR YIELD??? OR VOLATILE??? OR PRODUCT??? OR RESERVE? ? OR GROW? ? OR INCOME OR GAIN??? OR EARNINGS
S6	787662	RESET OR RESETT??? OR REEVALUATE??? OR ADJUST??? OR CHANGE??? OR MODIFY??? OR MODIFY?? OR VARY??? OR ALTER??? OR ALTERATION OR ADAPTIVE??? OR CORRECT??? OR REVISE??? OR REVIEW
S7	141381	S3(5N) S4
S8	300973	S3(5N) S5
S9	49752	S2(6N) S6
S10	60	S2(8N) S7(8N) S8(8N) S9
S11	43	S10 NOT PY>2003
S12	27	RD (unique items)

~~ Non-Patent Literature: Non-Full Text  
Dialog files: 2, 35, 65, 99, 139, 256, 474, 475, 583

File 2: INSPEC 1898-2008/ Sep W8  
(c) 2008 Institution of Electrical Engineers  
File 35: Dissertation Abs Online 1861-2008/ Sep  
(c) 2008 ProQuest Info&Learning  
File 65: Inside Conferences 1993-2008/ Oct 17  
(c) 2008 BLDSC all rts. reserv.  
File 99: Wilson Appl. Sci & Tech Abs 1983-2008/ Aug  
(c) 2008 The HW Wilson Co.  
File 139: EconLit 1969-2008/ Sep  
(c) 2008 American Economic Association  
File 256: TechSource 82-2008/ Dec  
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File 474: New York Times Abs 1969-2008/ Oct 20  
(c) 2008 The New York Times  
File 475: Wall Street Journal Abs 1973-2008/ Oct 19  
(c) 2008 The New York Times  
File 583: Gale Group Global base(TM) 1986-2002/ Dec 13  
(c) 2002 Gale/Cengage

Set	Items	Description
S1	723866	GUARANTEE??? OR UNDERWRITE??? OR (ASSURE OR ASSUME) (3W) (LIABILITY OR RESPONSIBILITY) OR COVER??? OR COLLATERALIZED OR INSURED OR INDEMNITY OR SECURED OR SECURING OR BACKED OR BACKING
S2	27615	S1(4N) (FEE OR FEES OR COST OR COSTS OR CHARGE? ? OR SURCHARGE? ? OR PAYMENT? ? OR PRICE? ? OR INVOICE? ? OR RATE OR RAT-

S3	8021	ES OR ROYALT??? OR COMMISSION? ?)
		ASSET OR ASSETTS OR RESOURCES OR CAPITAL OR MONEY OR MONEYS
		OR MONIES OR PROPERTY OR PROPERTIES OR COMMODITY OR COMMODIT-
S4	4781	IES OR FUNDS OR EQUITY OR EQUITIES OR SECURITY OR SECURITIES
		POOL??? OR GROUP??? OR CLUSTER??? OR BUNDL??? OR COMPL??? OR AGGREGAT??? OR GATHER??? OR COLLECT??? OR COMBIN??? OR AMAS-
		SS??? OR ASSEMBL??? OR COOP OR COOPERATIVE? OR BATCH?? OR BLOCK
		OR BLOC
S5	10030	PERFORMAN??? OR REVENUE OR CASHFLOW OR CASH() FLOW OR PROFIT?
		? OR PROFITABLE OR PROFITABILITY OR LOSS?? OR YIELD??? OR VOLATIL??? OR PRODUCTI??? OR RESERVE? ? OR GROW?? OR INCOME OR
		GAIN??? OR EARNINGS
S6	4797	RESET OR RESETT??? OR REEVALUAT???? OR ADJUST???? OR CHANGE???
		OR MODIFY??? OR MODIFI?? OR VARY??? OR ALTER??? OR ALTERNATION OR ADAPTIVE??? OR CORRECT??? OR REVISE??? OR REVIEW
S7	379	S3(12N) S4
S8	1141	S3(12N) S5
S9	1245	S2(12N) S6
S10	4	S2 AND S7 AND S8 AND S9
S11	4	S10 NOT PY>2003
S12	4	RD (unique items)

~~ Patent Literature:  
 Dialog files: 347, 348, 349, 350

File 347: JAPI O Dec 1976- 2007/ Dec(Updated 080328)  
 (c) 2008 JPO & JAPI O  
 File 348: EUROPEAN PATENTS 1978- 200841  
 (c) 2008 European Patent Office  
 File 349: PCT FULLTEXT 1979- 2008/ UB=20081016| UT=20081009  
 (c) 2008 WPO/ Thomson  
 File 350: Derwent WPI X 1963- 2008/ UD=200865  
 (c) 2008 Thomson Reuters

Set	Items	Description
S1	3274432	GUARANTEE??? OR UNDERWRITE??? OR (ASSURE OR ASSUME) (3W (LIABILI TY OR RESPONSIBILI TY) OR COVER??? OR COLLATERALI ?ED OR INSURED OR INDEMNITY OR SECURED OR SECURING OR BACKED OR BACKING
S2	33019	S1(4N) (FEE OR FEES OR COST OR COSTS OR CHARGE? ? OR SURCHARGE? ? OR PAYMENT? ? OR PRICE? ? OR INVOICE? ? OR RATE OR RATES OR ROYALT??? OR COMMISSION? ?)
S3	12434	ASSET OR ASSETTS OR RESOURCES OR CAPITAL OR MONEY OR MONEYS
		OR MONIES OR PROPERTY OR PROPERTIES OR COMMODITY OR COMMODIT-
S4	19544	IES OR FUNDS OR EQUITY OR EQUITIES OR SECURITY OR SECURITIES
		POOL??? OR GROUP??? OR CLUSTER??? OR BUNDL??? OR COMPL??? OR AGGREGAT??? OR GATHER??? OR COLLECT??? OR COMBIN??? OR AMAS-
		SS??? OR ASSEMBL??? OR COOP OR COOPERATIVE? OR BATCH?? OR BLOCK
		OR BLOC
S5	16455	PERFORMAN??? OR REVENUE OR CASHFLOW OR CASH() FLOW OR PROFIT?
		? OR PROFITABLE OR PROFITABILITY OR LOSS?? OR YIELD??? OR VOLATIL??? OR PRODUCTI??? OR RESERVE? ? OR GROW?? OR INCOME OR
		GAIN??? OR EARNINGS
S6	18193	RESET OR RESETT??? OR REEVALUAT???? OR ADJUST???? OR CHANGE???
		OR MODIFY??? OR MODIFI?? OR VARY??? OR ALTER??? OR ALTERNATION OR ADAPTIVE??? OR CORRECT??? OR REVISE??? OR REVIEW
S7	2788	S3(10N) S4
S8	2854	S3(10N) S5
S9	1467	S2(10N) S6
S10	5	S2(30N) S7(30N) S8(30N) S9

^ 10/3, K/1 (Item 1 from file: 349)  
 DIALOG(R) File 349: PCT FULLTEXT  
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01673755 \*\*Image available\*\*  
**ASSET POOL WITHDRAWAL GUARANTEE**  
**GARANTIE DE RETRAIT D'UN GROUPE D'ACTIFS**

Patent Applicant/Assignee:

AEGON FINANCIAL SERVICES GROUP INC, 4333 Edgewood Road NE, Cedar Rapids, Iowa 52499, US, US (Residence), US (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

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Legal Representative:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200870106 A2-A3 20080612 (WO 0870106)

Application: WO 2007US24882 20071205 (PCT/WO US2007024882)

Priority Application: US 2006868664 20061205; US 2007951066 20071205

Designated States:

(All protection types applied unless otherwise stated - for applications 2004+)

AE AG AL AM AT AU AZ BA BB BG BH BR BW BY BZ CA CH CN CO CR CU CZ DE DK DM DO DZ EC EE EG ES FI GB GD GE GH GM GT HN HR HU ID IL IN IS JP KE KG KM KN KP KR KZ LA LC LK LR LS LT LU LY MA MD ME MG MK MN MW MX MY MZ NA NG NI NO NZ OM PG PH PL PT RO RS RU SC SD SE SG SK SL SM SV SY TJ TM TN TR TT TZ UA UG US UZ VC VN ZA ZM ZW

(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IS IT LT LU LV MC MT NL PL PT RO SE SI SK TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) BW GH GM KE LS MW MZ NA SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 8678

Fulltext Availability:

Detailed Description

Detailed Description

... death, a minimum amount is available for the owner's heirs.

The amount of insurance **guarantee payments**, if any, is determined by reference to the account owner's deposit and withdrawal activity...

...covered assets and may be affected by the investment performance of the assets. The insurance **guarantee payments**, when made, may be level each year or may **vary** according to a formula such as a fixed percentage increase each year or may be...

...Price Index. The payments may be higher in the early years after retirement to "bridge" **income** from working years to the time when Social **Security** or pension plan payments commence. The payments may also be linked to the **performance** of an **asset** portfolio or financial market index, such as commonly reported stock indexes.

Although the account owner...

...account his/her assets are held in, certain restrictions may be placed on the covered **asset pool**. These restrictions may take the form of a maximum percentage of the covered asset pool...